

## Preferred Risk Policy Premium Table: Residential

(Effective April 1, 2018 for properties currently mapped in B, C, or X Zones<sup>5,6,7</sup>)

Building & Contents <sup>1</sup>			Contents Only <sup>2</sup>		
Coverage	Annual Premium		Coverage	Annual Premium	
	With Basement or Enclosure <sup>3</sup>	Without Basement or Enclosure <sup>4</sup>		Contents Above Ground Level (More Than One Floor)	All Other Locations (Basement-Only not eligible)
\$20,000/8,000	\$127	\$100	\$8,000	\$20	\$40
30,000/12,000	\$160	\$133	12,000	\$37	\$66
50,000/20,000	\$214	\$187	20,000	\$70	\$104
75,000/30,000	\$258	\$226	30,000	\$85	\$125
100,000/40,000	\$286	\$255	40,000	\$98	\$143
125,000/50,000	\$302	\$270	50,000	\$111	\$161
150,000/60,000	\$321	\$290	60,000	\$124	\$179
200,000/80,000	\$358	\$321	80,000	\$149	\$200
250,000/100,000	\$386	\$344	100,000	\$175	\$222

Source: National Flood Insurance Program (NFIP) Flood Insurance Manual (Effective April 1, 2018)

<sup>1</sup> Premium includes Increased Cost of Compliance of \$5 for residential coverage up to \$230,000 and \$4 for coverage over \$230,000. Deduct this amount if the risk is a condominium unit.

<sup>2</sup> Use the contents-only coverage section of the premium table for individual residential condominium unit contents-only policies.

<sup>3</sup> Use this section of the table for buildings with crawl spaces or subgraded crawl spaces, including those with an attached garage that have proper openings.

<sup>4</sup> Use this section of the table for buildings or subgrade crawl spaces with an attached garage without proper openings.

<sup>5</sup> Add a \$25 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.

<sup>6</sup> Add the \$50 Probation Surcharge, if applicable.

<sup>7</sup> Premium includes a 15% Reserve Fund Assessment and \$25 Federal Policy Fee.

Source:

[https://www.fema.gov/media-library-data/1527612733219-fe25b6417bd3016a492e7d963fd9f674/PRP\\_Tables\\_2018\\_Updated\\_05.10.18\\_Residential\\_ENG\\_508.pdf](https://www.fema.gov/media-library-data/1527612733219-fe25b6417bd3016a492e7d963fd9f674/PRP_Tables_2018_Updated_05.10.18_Residential_ENG_508.pdf)